

United States Bankruptcy Court

District of North Dakota

In re:
Lindsay Grace Marchbanks
Debtor

Case No. 23-30208-skH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0868-3

User: admin

Page 1 of 1

Date Rcvd: Aug 29, 2023

Form ID: nctdted

Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2023:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Lindsay Grace Marchbanks, 408 3rd Avenue East, West Fargo, ND 58078-1907 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2023 at the address(es) listed below:

| Name | Email Address |
|--------------------|---|
| Gene W Doeling | heather@kaler-doeling.com mn20@ecfcbis.com |
| Maurice VerStandig | on behalf of Debtor Lindsay Grace Marchbanks mac@mbvesq.com mac@dakotabankruptcy.com;verstandig.mauricer104982@notify.bestcase.com;verstandiglaw@recap.email |
| Robert B. Raschke | USTPRegion12.SX.ECF@usdoj.gov |

TOTAL: 3

UNITED STATES BANKRUPTCY COURT
District of North Dakota
655 1ST AVENUE NORTH, SUITE 210
FARGO, ND 58102

In

Re:

Lindsay Grace Marchbanks

Bankruptcy Proceeding No. 23-30208
Chapter 7

Debtor(s)

Judge: Shon Hastings

**NOTICE OF REQUIREMENT TO FILE STATEMENT OF
COMPLETION OF A PERSONAL FINANCIAL MANAGEMENT COURSE**

Notice is hereby given that, subject to statutory exceptions, pursuant to 11 U.S.C. § 727(a)(11) and 11 U.S.C. § 1328(g)(1) an individual debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727) and chapter 13 (11 U.S.C. § 1328).

Pursuant to Fed.R. Bankr. P. 1007(b)(7) unless an approved provider of an instructional course concerning personal financial management has notified the Court that a debtor has completed the course after filing the petition an individual *debtor(s) in an chapter 7 or a chapter 13 case must complete and file *Certification About a Financial Management Course (Official Form B423)* for cases under:

- Chapter 7: Within 60 days after the first date set for the meeting of creditors under § 341 of the Code.
- Chapter 13: No later than the last payment made by the debtor(s) as required by the plan or the filing of a motion for entry of discharge under § 1328(b).

Failure to file the certification within the applicable time limit under Rule 1007(c) will result in the case being closed without an entry of discharge. If the debtor(s) subsequently files a Motion to Reopen the Case to allow for the filing of the Official Form B423, the debtor(s) must pay the full reopening fee due for filing the motion.

The Personal Financial Management Course Certificate should not be confused with the Certificate of Credit Counseling which should be filed with the petition.

** In a joint case, each debtor must file a separate certification (Official Form B423).*

Dated: 8/28/23

Kay A. Melquist
Clerk, U.S. Bankruptcy Court

Copy mailed to debtor:
Lindsay Grace Marchbanks
408 3rd Avenue East
West Fargo, ND 58078